

# EXHIBIT A

DISCOVER

# MELTON INTERNATIONAL TACKLE

The Ultimate in Performance Tackle Accessories

1378 S. State College Blvd. - ANAHEIM, CA 92808

Tel: (714) 507-4177 - Fax: (714) 978-9299

E-mail: - Website: www.meltontackle.com

**Bill To:** GU274766  
Ellen Umansky  
119 Danby Ct  
SOUTHAMPTON, PA 18966  
USA  
267 909 1132

**Ship To:**  
Ellen Umansky  
119 Danby Ct  
SOUTHAMPTON, PA 18966  
USA  
267 909 1132

**Invoice No.:** PS1333725  
**Sales Order:** 9329500  
**Invoice Date:** 12/21/16  
**Sales Person:** Andrews  
**Terms:** Credit Card

R4/18  
INVOICE  
47013010650

Item No.	Desc 1	Desc 2	Attr/Size	QTY	PRICE	EXT PRICE
608030	ACCURATE-ATD-30	WITH CROSSBAR		2	1,449.99	8,899.94
608031	ACCURATE-ATD-50W	ATD		4	1,284.99	5,139.96
	SALES - SHIPPING			1	199.56	199.56

Does not state special order, Rush. Subject to  
20% restock or  
store credit only  
Exhibit #1

Amount Subject to  
Sales Tax  
0.00

Amount Exempt  
from Sales Tax  
12,239.46

Subtotal: 12,239.46

Total Sales Tax: 0.00

Total: 12,239.46

THANK YOU FOR YOUR ORDER  
We Appreciate Your Business!

# EXHIBIT B

Exhibit  
#5

<[service@accuratefishing.com](mailto:service@accuratefishing.com)> wrote:

From: George Barnard

<[lightenupsportfishing@gmail.com](mailto:lightenupsportfishing@gmail.com)>

Subject: Contact Form

Phone Number: 4844310033

Message Body:

Your Accurate ATD30 & ATD50w in silver should never be considered a special order product or color by any dealer approved dealer listed on your website correct?

This e-mail was sent from a contact form on Accurate Fishing ([accuratefishing.com/contact](http://accuratefishing.com/contact))

From: Kristin Hicks [service@accuratefishing.com](mailto:service@accuratefishing.com)

Subject: Re: Accurate Fishing Contact Form \*

Date: Mar 15, 2017, 11:38:26 AM

For: Lighten Up Fishing

[lightenupsportfishing@gmail.com](mailto:lightenupsportfishing@gmail.com)

\* That is correct, it is not a special order. \*

Thank you,

Team Accurate

Accurate Fishing Products  
807 E. Parkridge Ave.  
Corona, CA. 92879  
Toll Free: 888-222-8372  
[www.AccurateFishing.com](http://www.AccurateFishing.com)

New Accurate Neoprene Reel Covers! Click Photo To Buy.



EXHIBIT #5

REEL MANUFACTURE  
CONFIRMS REELS ARE  
NOT SPECIAL ORDER  
ITEMS

On Mar 15, 2017, at 6:48 AM, Lighten Up Fishing.  
<[lightenupsportfishing@gmail.com](mailto:lightenupsportfishing@gmail.com)> wrote:

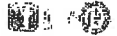
\* Kristin I realize that all dealers may not have whats needed  
in stock however not having them in stock does not \*

# EXHIBIT C

Search:

GO

Your Cart: 12 items - \$15,300.00 | View Cart | Checkout | My Account | Log In

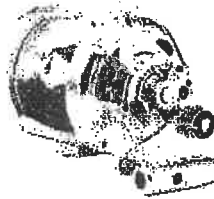


Home &gt; Reels &gt; Conventional Reels &gt; Accurate ATD Platinum TwinDrag Reels

## Accurate ATD Platinum TwinDrag Reels

[Write your review](#)

## Details



The Accurate Platinum TwinDrag 2-speed reel was the very first big game reel to have drags on both sides of the spool. By dispersing the drag friction over the surface of the two drag plates (instead of just one), the Twin Drag keeps pressure constant during long and drawn out battles. Accurate has engineered a fishing reel that will set a totally new standard of performance for big game reels. This is a serious offshore reel with uncompromised integrity and unfailing quality.

\*Please note: All Accurate ATD models are available in Black and Silver.

STANDARD COLOR

Nowhere on site

Does it say SPECIAL ORDER

ENLARGE

Exhibit #10  
Does Not state Reels ARE SUBJECT to 20% + Store Credit only

SKU	ITEM NAME	Weight	Topless Frame	Retrieve	Gear ratio	Max drag	Frame Color	PRICE	QTY
808006BLK	Accurate Platinum TwinDrag ATD 6 Reel Line Capacity - Mono: 750 yds./10 lb., 600 yds./12 lb., 450 yds./15 lb., 350 yds./30 lb. Line Capacity - Braid: 900 yds./60 lb. Line spooling options: None	41.0 oz.	No	Right-Hand	High: 5.0:1 Low: 2.3:1	Full: 40 lb.	Black	\$1100.00	
808006L	Accurate Platinum TwinDrag ATD 6-L Reel Line Capacity - Mono: 750 yds./10 lb., 600 yds./12 lb., 450 yds./15 lb., 350 yds./30 lb. Line Capacity - Braid: 900 yds./60 lb. Line spooling options: None	41.0 oz.	No	Left-Hand	High: 5.0:1 Low: 2.3:1	Full: 40 lb.	Silver	\$1024.99	
808012BLK	Accurate Platinum TwinDrag ATD 12 Reel Line Capacity - Mono: 1000 yds./12 lb., 825 yds./20 lb., 550 yds./30 lb. Line Capacity - Braid: 900 yds./65 lb. Line spooling options: None	42.0 oz.	No	Right-Hand	High: 5.0:1 Low: 2.3:1	Full: 40 lb.	Black	\$1024.99	
808012BL	Accurate Platinum TwinDrag ATD 12-L Reel Line Capacity - Mono: 1000 yds./12 lb., 825 yds./20 lb., 550 yds./30 lb. Line Capacity - Braid: 900 yds./65 lb. Line spooling options: None	42.0 oz.	No	Left-Hand	High: 5.0:1 Low: 2.3:1	Full: 40 lb.	Black	\$1024.99	
808012T	Accurate Topless Platinum TwinDrag ATD 12 Reel Line Capacity - Mono: 1000 yds./12 lb., 825 yds./20 lb., 550 yds./30 lb. Line Capacity - Braid: 900 yds./65 lb. Line spooling options: None	42.0 oz.	Yes	Right-Hand	High: 5.0:1 Low: 2.3:1	Full: 40 lb.	Silver	\$1100.00	
808012LT	Accurate Topless Platinum TwinDrag ATD 12-L Reel Line Capacity - Mono: 1000 yds./12 lb., 825 yds./20 lb., 550 yds./30 lb. Line Capacity - Braid: 900 yds./65 lb. Line spooling options: None	42.0 oz.	Yes	Left-Hand	High: 5.0:1 Low: 2.3:1	Full: 40 lb.	Silver	\$1100.00	
808030	Accurate Platinum TwinDrag ATD 30 Reel Line Capacity - Mono: 700 yds./30 lb., 550 yds./40 lb., 400 yds./50 lb. Line Capacity - Braid: 500 yds./60 lb. Line spooling options: None	47.0 oz.	No	Right-Hand	High: 4.0:1 Low: 1.7:1	Full: 45 lb.	Silver	\$1200.00	
808030T	Accurate Topless Platinum TwinDrag ATD 30 Reel Line Capacity - Mono: 700 yds./30 lb., 550 yds./40 lb., 400 yds./50 lb. Line Capacity - Braid: 500 yds./60 lb. Line spooling options: None	47.0 oz.	Yes	Right-Hand	High: 4.0:1 Low: 1.7:1	Full: 45 lb.	Silver	\$1200.00	

High: 4.0:1 Full: 45 lb.

Morton

3/22/2017

Accurate ATD Platinum TwinDrag Reels - Melton International Tackle

<b>808030LT</b>	Accurate Topless Platinum TwinDrag ATD 30-L Reel	47.0 oz.	Yes	Left-Hand	Low: 1.7:1		Silver ▼	<b>\$1200.00</b>
Line Capacity - Mono: 700 yds./30 lb., 650 yds./40 lb., 400 yds./50 lb. Line Capacity - Braid: 500 yds./80 lb. Line spooling options: None ▼								
<b>808050</b>	Accurate Platinum TwinDrag ATD 50 Reel	68.0 oz.	No	Right-Hand	High: 3.3:1 Low: 1.2:1	Full: 65 lb.	Silver ▼	<b>\$1320.00</b>
Line Capacity - Mono: 800 yds./40 lb., 650 yds./50 lb., 500 yds./60 lb. Line Capacity - Braid: 650 yds./130 lb. Line spooling options: None ▼								
<b>808050T</b>	Accurate Topless Platinum TwinDrag ATD 50 Reel	58.0 oz.	Yes	Right-Hand	High: 3.3:1 Low: 1.2:1	Full: 65 lb.	Silver ▼	<b>\$1320.00</b>
Line Capacity - Mono: 800 yds./40 lb., 650 yds./50 lb., 500 yds./60 lb. Line Capacity - Braid: 650 yds./130 lb. Line spooling options: None ▼								
<b>808051</b>	Accurate Platinum TwinDrag ATD 50W Reel	60.0 oz.	No	Right-Hand	High: 3.3:1 Low: 1.2:1	Full: 65 lb.	Silver ▼	<b>\$1350.00</b>
Line Capacity - Mono: 850 yds./50 lb., 700 lb./60 lb., 500 yds./80 lb. Line Capacity - Braid: 800 yds./130 lb. Line spooling options: None ▼								
<b>808051L</b>	Accurate Platinum TwinDrag ATD 50W-L Reel	60.0 oz.	No	Left-Hand	High: 3.3:1 Low: 1.2:1	Full: 65 lb.	Silver ▼	<b>\$1350.00</b>
Line Capacity - Mono: 850 yds./50 lb., 700 lb./60 lb., 500 yds./80 lb. Line Capacity - Braid: 800 yds./130 lb. Line spooling options: None ▼								
<b>808090</b>	Accurate Platinum TwinDrag ATD 80 Reel	135.0 oz.	No	Right-Hand	High: 2.2:1 Low: 1.0:1	Full: 75 lb.	Silver ▼	<b>\$1950.00</b>
Line Capacity - Mono: 750 yds./80 lb. Line Capacity - Braid: 1000 yds./200 lb. Line spooling options: None ▼								
<b>808080</b>	Accurate Platinum TwinDrag ATD 80W Reel	147.0 oz.	No	Right-Hand	High: 2.2:1 Low: 1.0:1	Full: 75 lb.	Silver ▼	<b>\$2000.00</b>
Line Capacity - Mono: 1000 yds./80 lb. Line Capacity - Braid: 1200 yds./200 lb. Line spooling options: None ▼								
<b>808080L</b>	Accurate Platinum TwinDrag ATD 80W-L Reel	147.0 oz.	No	Left-Hand	High: 2.2:1 Low: 1.0:1	Full: 75 lb.	Silver ▼	<b>\$2000.00</b>
Line Capacity - Mono: 1000 yds./80 lb. Line Capacity - Braid: 1200 yds./200 lb. Line spooling options: None ▼								
<b>808130</b>	Accurate Platinum TwinDrag ATD 130 Reel	192.0 oz.	No	Right-Hand	High: 2.2:1 Low: 1.0:1	Full: 100 lb.	Silver ▼	<b>\$2150.00</b>
Line Capacity - Mono: 1000 yds./130 lb. Line Capacity - Braid: 2500 yds./200 lb. Line spooling options: None ▼								
<b>808130L</b>	Accurate Platinum TwinDrag ATD 130-L Reel	192.0 oz.	No	Left-Hand	High: 2.2:1 Low: 1.0:1	Full: 100 lb.	Silver ▼	<b>\$2150.00</b>
Line Capacity - Mono: 1000 yds./130 lb. Line Capacity - Braid: 2500 yds./200 lb. Line spooling options: None ▼								

Ungraded Rating mode

+ Add to wishlist

+ ADD TO CART

✓ Norton

✓ ID Protection ✓ Purchase ✓ Lowest Price



**Shimano Taira Reel**  
From \$429.99



**Accurate BX2 Reel**  
From \$569.95



**Accurate ATD Platinum TwinDrag Reel**  
From \$1099.99



**Aletachos Albacore Two Speed Reel**  
From \$724.99



**Shimano Talica II Reel**  
From \$499.99



**Accurate Boas BX Reel**  
From \$449.95



**Avet Pro FX2 Reel**  
From \$429.99





# EXHIBIT D

Search:

GO

Your Cart: 12 items - \$15,300.00 | View Cart | Checkout | My Account | Log In

Home &gt; Cart

Shipping and Delivery  
Security & Privacy  
Frequently Asked Questions  
Pricing and Liability

Shipping cost

EXHIBIT #11

## YOU HAVE QUALIFIED FOR FREE SHIPPING IN THE U.S.\*

(Mouse over for details)

SKU	Product	Operations	Price	QTY	Subtotal
808030	Accurate Platinum TwinDrag ATD 30 Reel - Silver - Right Handed	<input type="checkbox"/> Move to wishlist <input type="checkbox"/> Remove Item	\$1,200.00	6	\$7,200.00
808051	Accurate Platinum TwinDrag ATD 50W Reel - Silver - Right Handed	<input type="checkbox"/> Move to wishlist <input type="checkbox"/> Remove Item	\$1,350.00	6	\$8,100.00
Items:					\$15,300.00
2Day Delivery:					\$49.99
Grand total:					\$15,349.99

Melton Tackle  
Diamond Logo T-Shirt

Normally \$19.99 Your Price \$9.99

ADD TO CART



Melton Tackle  
Diamond Logo T-Shirt

Normally \$19.99 Your Price \$9.99

Small ADD TO CART

E-mail cart Update quantities

Check out with **PayPal**  
The safer, easier way to pay

OR

CHECKOUT NOW

Estimate shipping

ZIP / Postal code

Country

State or province

18986

United States

Pennsylvania

Get

Coupon discounts

Coupon / Promo Code

No Payments + No Interest  
if paid in full in 6 months  
on purchases of \$99 or more  
Check out with PayPal  
and choose PayPal Credit

PayPal  
**CREDIT**

✓ Norton

ID Theft Protection

Purchase Guarantee

Lowest Price Guarantee



Penn Reel Covers

From \$14.99



Yed Rambler Tumblers

From \$10.99



Pitch Bat Tube

From \$26.99



Daiwa Salina Reel Braided Line

From \$39.99



Shimano Stella SWB Saltwater

From \$1059.99

We'll keep you posted on the best deals! Subscribe to our newsletter here:

SUBSCRIBE

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Norton

[Customer Service](#) | [About](#) | [Stores](#) | [Catalog](#)

[en Español](#)

[Blog](#) | [Photo Gallery](#) | [Charters](#) | [Travel](#)

[Lures](#) | [Reels](#) | [Rods](#) | [Rod & Reel Combos](#) | [Gaming Fishing Accessories](#) | [Boat Accessories](#) | [Clothing & Gifts](#)

[Clearance Section](#)

Search:

Your Cart: 12 Items - \$16,300.00 | [View Cart](#) | [Checkout](#) | [My Account](#) | [Log In](#)   

### YOUR CART

Accurate Platinum Twindrop ATD BOW Reel - Silver - Right Handed  
\$1360.00 qty: 1

Accurate Platinum Twindrop ATD 30 Reel - Silver - Right Handed  
\$1200.00 qty: 1

SUBTOTAL: \$16300

YOU HAVE QUALIFIED FOR FREE SHIPPING IN THE U.S.\*  
(Mouse over for details)

SHIPPING: \$89.99  
TOTAL: \$16389.99

 **SHOPPING GUARANTEE**

☒ 10 Theft Protection  
☒ Purchase Guarantee  
☒ Lowest Price Guarantee

...as a thank you for buying from us.

### Shipping Address

### Billing Address

### Shipping Method

### Payment

Please choose your desired shipping method:  
[Click here to update the list](#)

- ☐ Standard Delivery (7-10 Business Days) \$0.00
- ☐ Express Delivery (3-5 Business Days) \$39.99
- ☐ 2Day Delivery (2 Business Days) \$49.99
- ☒ Priority Overnight (1 Business Day, Not Available for Saturday Delivery) \$89.99

☒ I have read and agree with Melton Tackle's Shipping and Handling policies.

Please indicate your backorder preference below:

Yes, backorder items out of stock

Special Instructions:

- ☒ I require a signature upon delivery of my package. I understand that Melton International Tackle is not responsible for my package once a signature has been obtained from the courier.
- ☐ Please deliver my package without a signature. I understand that Melton International Tackle is not responsible for lost, stolen, or missing packages once delivery has been confirmed.

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[Home](#) | [Shop our store](#) | [Customer Service](#) | [About](#) | [Stores](#) | [Catalog](#) | [ES](#)

**Checkout Only Pay**  
The safer, easier way to pay



OFFER  
EXPEDITED SHIPPING  
WHICH ALSO PROVIDES NOT  
A RUSH OR SPECIAL  
ORDER.  
BACK ORDER ITEMS  
WILL BE SHIPPED AT  
LATER DATE

SEE ATTACHED EXHIBITS  
WHICH SHOW THE EXACT  
SHIPPING POLICIES FOR THIS  
ORDER

YOU HAVE TO CHECK IF  
☒ THE BOX



# EXHIBIT E

**Shipping - Continental U.S.**

Melton International Tackle reserves the right to utilize any USPS or FedEx service necessary to meet our delivery commitment.

**Note: Please assume a minimum processing time (from time of placement until order ships out) of 72 business hours (Monday-Friday).**

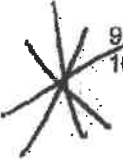
For example: If an order is placed on Monday, using Standard Delivery and assuming the item(s) are in-stock, it may not be processed and shipped until Thursday at which time you must allow 3-6 business days for delivery.

Purchase Amount	Standard Delivery	Express Delivery	Priority Overnight
\$0 - \$30.00	\$7.99	\$13.99	\$33.99
\$30.01 - \$50.00	\$8.99	\$14.99	\$34.99
\$50.01 - \$100.00	\$9.99	\$16.99	\$36.99
\$100.01 - \$125.00	\$12.99	\$18.99	\$38.99
\$125.01 - \$200.00	\$13.99	\$19.99	\$39.99
\$200.01 - \$250.00	\$15.99	\$22.99	\$42.99
\$250.01 - \$400.00	*FREE	\$25.99	\$45.99
\$400.01 - \$699.00		\$30.99	\$50.99
Over \$699.00		\$39.99	\$59.99

**Shipping Policies - VERY IMPORTANT PLEASE READ**

1. ALL ITEMS WILL BE SHIPPED VIA USPS or FEDEX - WE DO NOT OFFER SHIPPING THROUGH UPS, DHL OR ANY OTHER CARRIER. (The only exception to this policy is that orders shipping to military addresses.) Special Instructions requesting shipping via services other than USPS or FedEx will not be followed.
2. All shipments will be sent requiring a signature at time of delivery. If the recipient address has a Release Signature on file with USPS or FedEx, Melton International Tackle is not responsible for the shipment once it has been delivered.
3. Oversized packages which have dimensional weight charges applied will incur additional freight charges as imposed by USPS or FedEx - items including, but not limited to: fishing rods, gaffs, coolers, rigging buckets, bait trays, bait tanks, tackle boxes/bags, marlin mats, boarding mats, battle stations, outriggers, fighting chairs & rod logs. Call for details.
4. Orders being sent to International addresses will incur additional charges - expect a MINIMUM shipping/handling charge of \$35 to Canada or Mexico and a MINIMUM shipping/handling charge of \$45 to other international destinations - Prices calculated online are estimates. Customers will be contacted should shipping charges exceed that of which they were quoted online. (All international shipping/handling charges are based on package size weight and eventual destination.)
5. Free shipping offers are only valid for orders placed within the continental United States. Free shipping only available via standard USPS or standard FedEx Ground method unless otherwise stated.
6. Bait Orders - Anticipate a minimum additional charge of \$55.00 including cooler, ice and freight.
7. Drop-Shipped Orders -Including, but not limited to: outriggers, fighting chairs, coolers & Gunwale Mats WILL INCUR additional shipping charges.

Actual  
Print of  
Pop up BOX  
Exhibit #  
11 F

- 
8. Orders being shipped to addresses outside the continental United States, including HI, AK, PR, call for shipping quote. (Allow additional 1-2 days for delivery.)
  9. Orders Including Rods or Gaffs will incur a \$16.50 charge for a protective rod shipping tube.
  10. Returns/Exchanges - If for any reason you are not 100% satisfied with your purchase, please contact our customer service dept within 21 days of receipt for a return authorization. Returns/Exchanges without authorization WILL NOT BE ACCEPTED. All Returns/Exchanges MUST be in original packaging and in unused/re-sellable condition.
  11. Melton Tackle Gift Cards are not returnable or refundable for cash except in states where required by law. If you decide to return merchandise that you purchased using your Melton Tackle Gift Card, the refunded amount will be credited directly back to your Melton Tackle Gift Card. Please do not throw away your Melton Tackle plastic Gift Card unless you are sure of your purchase.
  12. Please Note - ALL CLEARANCE SALES ARE FINAL.

### **Backorders**

If we are out of stock on an item, you may choose for us to backorder these items and ship later. Please specify at checkout if you would like out of stock items backordered. Unfortunately, we are unable to backorder items totaling less than \$15. Additionally, backorders are not accepted outside the Continental United States.

### **Shipping - Disclaimer and Other Options**

Pricing may vary according to weight and size of package. Dimensional weight charges will be added when applicable.

- No order will be shipped without receipt of total payment.
- Melton International Tackle does not ship any order C.O.D.
- Domestic delivery not available to P.O. Boxes.
- A telephone number of the recipient is required for all deliveries.

### **Shipping - Bait Orders**

All bait orders are subject to additional freight charges. Due to the perishable nature of the goods, a special cooler box, dry ice and overnight freight will be added. Actual cost will vary based upon the size and weight of package. (Minimum freight charge on bait will be \$55).

### **Shipping - International**

Above quoted shipping rates do not apply to international orders. Additional charges will apply. Please call for a quote. 1-800-372-3474 or E-mail: [info@meltontackle.com](mailto:info@meltontackle.com)

All international orders will be shipped via FedEx International Priority shipping method.

**Shipping - Via Priority Mail** Shipping via the US Postal Service is available to US Military Addresses, Select Locations and Select International destinations only. Please call for more information. 1-800-372-3474 or E-mail: [info@meltontackle.com](mailto:info@meltontackle.com). Postal shipments require a signed liability release form. Available from Melton Tackle. (Call to have a copy faxed to you). An additional handling charge of \$6.00 will be included on all orders being sent via Priority Mail (ie. mail charge equals cost plus \$5). Call for a quote. 1-800-372-3474 or E-mail: [info@meltontackle.com](mailto:info@meltontackle.com).

# EXHIBIT F

# MELTON INTERNATIONAL TACKLE

The Ultimate in Game Tackle & Accessories

1375 E. State College Blvd. - ANAHEIM, CA 92806

Tel: (714) 507-1177 • Fax: (714) 978-9229

E-mail: - Website: www.meltontackle.com

**Bill To:** 04274768  
Ellen Umansky  
119 Danby Ct  
SOUTHAMPTON, PA 18966  
USA  
267 808 1132

**Ship To:**  
Ellen Umansky  
119 Danby Ct  
SOUTHAMPTON, PA 18966  
USA  
267 808 1132

**Invoice No.:** PSI334105  
**Sales Order:** S329800  
**Invoice Date:** 12/27/16  
**Sales Person:** Andrews  
**Terms:** Credit Card

Item No.	Desc 1	Desc 2	Alt/Size	QTY	PRICE	EXT PRICE
608051	ACCURATE-ATD-SOW	ATD		2	1,284.99	2,569.98
	SALES - SHIPPING			1	59.99	59.99
	FEDEX 12/27/16 (Quoted)			1		

NEVER GAVE AUTHORITY TO CHARGE CARD  
ORDER CANCELLED RA ISSUED

Never Shipped, INVOICE DOES NOT STATE SPECIAL ORDER

EXHIBIT #2 RUSH ORDER  
SUBJECT TO 20%  
SUBJECT TO STORE  
CREDIT  
ONLY

Amount Subject to  
Sales Tax  
0.00

Amount Exempt  
from Sales Tax  
2,629.97

Subtotal: 2,629.97  
Total Sales Tax: 0.00  
Total: 2,629.97

THANK YOU FOR YOUR ORDER  
We Appreciate Your Business!



# EXHIBIT G

From: Melton Tackle Customer Service info@melontackle.com  
Subject: MELTON TACKLE RETURN/EXCHANGE INSTRUCTIONS AND  
RETURN AUTHORIZATION #  
Date: Dec 27, 2016, 7:14:33 PM  
To: ellen@mishafurs.com

Dear Ellen,

We have received your request for a RETURN/EXCHANGE/STORE CREDIT/REFUND.

Please note, we have issued a RA# for your return, the RA# is: RA18121.

Please put this number outside of the package in **VERY BIG LETTERS/NUMBERS** and please include a note to let us know what you would like us to do. (Example:  
RETURN/EXCHANGE/STORE CREDIT/REFUND).

If you are exchanging a product, please make sure to include the size or item # of the item we are to exchange.

Please allow 2-4 weeks for the RETURN/EXCHANGE/STORE CREDIT/REFUND to go through. You can also request for a credit and place a new order online.  
Please e-mail us with any questions or concerns - info@melontackle.com.

Please mail the package back to the following address:  
**MELTON INTERNATIONAL TACKLE**  
ATTN: Returns Dept.  
1375 S. State College Blvd  
Anaheim, CA 92806

Thank you and please let us know if we can be of any assistance in the future.

Sincerely,

Agnes  
Melton Tackle Customer Service

Exhibit #4

Nothing on this RA by the merchant  
States, 20% Restocking fee or 20% Restocking  
fee + Store Credit  
only

\* Clearly shows Return Requested

# EXHIBIT H

DISCOVER

Track your package or shipment with FedEx Tracking

P.8/18  
47013010650

My FedEx | Support | Locations | FedEx Express | Search by tracking number | Sign

FedEx | Shipping | Tracking | Manage | Learn | FedEx Office

Eric Celaya

**IMPORTANT!**  
Winter storms and the presidential inauguration are causing unavoidable service delays in the Northeast, Midwest, Northwest, and Washington, D.C. areas. Learn More

FedEx Tracking

138872110332577		Scheduled delivery: Pending	
Anticipated ship date: Tue 1/17/2018		Label created: SOUTHWEST, PA US	
Shipping label has been created. The status will be updated when shipment begins to transit.		Shipment information sent to FedEx	
Quickly and easily customize your home deliveries. Request to get your home deliveries when and where you want them with FedEx Delivery Manager.			
Travel History		Location	
Date/Time	Activity		
1/17/2018 - Thursday	12:07 PM	Shipment information sent to FedEx	
Shipment Facts			
Tracking number	138872110332577	Service	FedEx Home Delivery
Reference	5028500	Weight	2.5 lbs / 1.1 kg
Signature service	Direct signature required	Total pieces	1
Terms	Signature	Packaging	Package
Special handling	Other signature required		

*Exhibit #6*  
*NEVER SHIPPED BACK ORDERED ITEMS CANCELLED*

*MERCHANT HAD NO AUTHORITY TO CHARGE CARD*

FedEx

Customer Focus  
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Service Quality  
Customer Support

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<https://www.fedex.com/apps/fedextrack/?action=track&trackingnumber=138872110332577...> 1/18/2017

# EXHIBIT I

DISCOVER

MeltonTackle.com Mail - Fwd: Melton Return

P: 14718  
47013010651



Lisa Woods <lisa@meltontackle.com>

Fwd: Melton Return

1 message

Andrew Alvarez <andrew@meltontackle.com>  
To: Lisa Duran <lisa@meltontackle.com>

Wed, Jan 18, 2017 at 2:22 PM

Andrew Alvarez  
Sales Manager/Int'l Specialist  
Office: 714.507.4177 x259  
andrew@meltontackle.com

Melton International Tackle  
1375 S. State College Blvd.  
Anaheim, CA 92605  
Web: www.meltontackle.com

----- Forwarded message -----  
From: Ellen Umansky <ellen@mishefure.com>  
Date: Wed, Jan 11, 2017 at 8:30 PM  
Subject: Re: Melton Return  
To: Andrew Alvarez <andrew@meltontackle.com>

This is absolutely unacceptable and we had the conversation prior to ordering these reels!!! I demand a full refund as discussed prior to placing the order. I confirmed this with you at the time of the purchase and stated the reels may have been purchased already! You clearly stated this was and would not be an issue as long as they are in new condition. The reels were never removed from the box!!! The box was opened just to get the RA form out to include! No way would I agree to you keeping 3000.00 of my money on return Christmas gift!!

Sent from my iPhone

On Jan 11, 2017, at 8:23 PM, Andrew Alvarez <andrew@meltontackle.com> wrote:

Ellen

I have followed up on the return and since its not going to be exchange for another order.

The credit will be a Store credit less 20% since the Reels were special ordered and rushed. We had to return those reels to Accurate since we do not carry that many reels at one time and we too are being charge a 20% restocking fee to return the reels back to them and its also an account credit not Cash.

George called and said that he would like to exchange for Tiegma thats why the Return was Authorized otherwise we would have mention the restocking fee.

The credit has been issued to your Melton account #CU274766 that can be used anytime.

regards,

REEL ARE NOT  
SPECIAL  
ORDER REEL  
NOT WERE  
THEY RETURNED

States  
CHARGED  
30% restock  
fee by  
perquartz

(NOT TRUE)  
verified with  
perquartz

that THIS IS A LIE

<https://mail.google.com/mail/u/0/?ui=2&ik=029acd7720&view=pt&search=inbox&th=159...> 1/18/2017

# EXHIBIT J

From: Ellen Umansky [ellen.umansky@gmail.com](mailto:ellen.umansky@gmail.com)  
Subject: Fwd: Accurate Reels  
Date: Mar 15, 2017, 7:42:33 PM  
To: Fishing Lighten Up  
[lightenupsportfishing@gmail.com](mailto:lightenupsportfishing@gmail.com)

Sent from my iPhone

Begin forwarded message:

From: Ellen Umansky <[ellen.umansky@gmail.com](mailto:ellen.umansky@gmail.com)>  
Date: February 2, 2017 at 10:05:42 AM EST  
To: George Barnard <[tyssup@gmail.com](mailto:tyssup@gmail.com)>  
Subject: Fwd: Accurate Reels

Sent from my iPhone

Begin forwarded message:

From: [kfriedman@ecoutdoors.com](mailto:kfriedman@ecoutdoors.com)  
Date: February 2, 2017 at 8:18:28 AM EST  
To: "Ellen Umansky" <[ellen.umansky@gmail.com](mailto:ellen.umansky@gmail.com)>  
Subject: Re: Accurate Reels

Good Morning Ellen.

Yes. Silver is the standard color for these reels. They would not be considered a special order. If you needed to return them within the stated return policy, there would be no restocking fee.  
I look forward to hearing from you.

Tackle  
Direct  
Emails

EXHIBIT #17

\* Accurate  
Dealer

\* CONFERS NOT A SPECIAL  
ORDER ITEM



Thank you,

Kraig  
TackleDirect Sales  
1-888-354-7335 Toll Free  
[kfriedman@ecoutdoors.com](mailto:kfriedman@ecoutdoors.com)  
Monday-Thursday 9-6 EST

Exhibit  
#7

-----Original Message-----

From: "Ellen Umansky" <[ellen.umansky@gmail.com](mailto:ellen.umansky@gmail.com)>  
Sent: Wednesday, February 1, 2017 5:08pm  
To: [kfriedman@ecoutdoors.com](mailto:kfriedman@ecoutdoors.com)  
Subject: Re: Accurate Reels

Hello

Thank you for the information.

I just want to make sure these reels in silver are the standard for the Accurate ATD50W and ATD30 are not considered a special order item since you don't have them all or any in stock. And I would not be charged a restocking fee if they had to be returned.

Thanks again.

Sent from my iPhone

On Feb 1, 2017, at 4:57 PM, [kfriedman@ecoutdoors.com](mailto:kfriedman@ecoutdoors.com) wrote:

Hello Ellen,

My name is Kraig. I spoke with George about the 5 ATD 30's and 5 ATD 50W's. They can be returned up to 30 days after shipping date if unused and in original packaging for a full refund. You would be responsible for return shipping. They will take 3-4 weeks to be built so we suggest placing the order asap.

Please give me a call with any questions.

Thanks.

Kraig Friedman  
TackleDirect Sales  
1-888-354-7335 Toll Free  
[kfriedman@ecoutdoors.com](mailto:kfriedman@ecoutdoors.com)  
Monday-Thursday 9-6 EST

# EXHIBIT K

Fax 244-813-5109

Attn: Evan Gentry Manager

Dispute Case Numbers: 600324500B & 600522818B

Ellen Umansky #8771

Evan, per our conversation I'm supplying you with the attached letter and exhibits

**Response to Merchant See My Exhibit #1 Invoice 333725**

The invoice provided by the merchant doesn't state these products are special order, rush, order subject to 20% restocking fee and if returned subject to store credit only.

**Response to Merchant See My Exhibit #2 Invoice 334105 (Regarding 600522818B)**

As you can see this invoice was generated the day the order was cancelled with Agnes. Agnes cancelled the order and they had no authority to charge my card, items were never shipped and why no tracking information provided.

The invoice provided by the merchant doesn't state these products are special order, rush, order subject to 20% restocking fee and if returned subject to store credit only.

**Responses to Exhibit #3 (Email from Andrew Alvarez 1/11/17 8:23pm est)**

January 11<sup>th</sup> email stating that reels were special order, rushed and that they returned reels back to Accurate and they were charged a 20% restocking fee.

1. This was not a custom/special order, the order was for regular stock items which the dealer was low on in their inventory. That happens all the time, especially Christmas time.
2. The products ordered were not custom, they are standard colored reels offered on Melton's website, with no mention of non-refund status. (See attached exhibit #5 reel manufactures comments reels are not special order products, exhibit #7 another dealer stating not special order,
3. Reels were purchased in good faith as a Christmas gift, they were not needed and were returned within guidelines of the seller.

4. Reels were purchased without any PRIOR STATED restriction regarding possible return.
5. 15 days after the RA was provided did we get a response and that's when I was told these reels were subject to a 20% restocking fee and store credit only.
6. Mr. Alvarez also states that they returned all the reels back to Accurate and Accurate charged Melton 20% restocking fee and the reason I'm being charged. This is false statement by Andrew/Melton! Accurate did not charge Melton Tackle 20% restocking fee nor were the reels returned back to Accurate which was verified by Accurate sales manager Justin who called me regarding this matter on 3/16/2017 at 10:55am est. (see exhibit #9) incoming 13 min call and subsequent 2 minute call) He was traveling from Ontario to Florida and reached out to me prior to boarding his plane.

**My Documents Exhibit #4 RA Provided By Melton Tackle**

This is the RA that I received on 12/27/16 from Agnes at Melton Tackle and nowhere on the RA for does it state that this return is subject to a 20% restocking fee and store credit. It's clear by this form which was shipped inside the box this was returned for a refund only. Nowhere on Melton's website does it state that a return is subject to store credit only! It was not until 15 days after this RA was issued and items received by the merchant was there any mention of 20% restocking fee and store credit only. This was clearly made up after the fact to steal my money!

**My Documents Exhibit #5**

This document is from the reel manufacture which clearly states that the Accurate Models ATD30 and ATD50W in silver is not a special/custom order for any Accurate Dealer in the country.

**My Documents Exhibit #6**

This document was supplied by the merchant and is merely a quote and nothing was shipped. This further confirms the fact that I cancelled the order and did not authorize Melton Tackle to charge my card for invoice 334106 in the amount of \$2,629.97.

**My Documents Exhibit #7**

This is another Accurate Dealer which confirms that Accurate ATD30 and ATD50w's in silver are never considered a special order item if the item is out of stock and needs to be ordered. They will accept a timely return for a full refund as long as they are in new condition. This is the standard procedure for every Accurate Reel dealer in the country.

**My Documents Exhibit #8**

Accurate Reel Dealer confirming that the reels are not special order items and confirms Melton's return policies, etc.

#### **My Documents Exhibit #10**

This is a screen shot of Melton Tackles Website and Webpage for Accurate ATD Reels. You will see that nowhere on their website/web page for Accurate ATD products does it state these are special order items and subject to 20% restocking fee if returned and store credit only. It states All Accurate ATD models are available in Black & Silver are standard colors and items.

#### **My Documents Exhibit #11 Documents**

These documents are the online order through Melton Tackles website for 6 Silver Accurate ATD30 Reel and 6 Accurate ATD50W Reels.

Exhibit #11A is a Melton Tackle Website Screen print of the online shopping cart for 6 Accurate ATD30 and 6 Accurate ATD50W Reels in Silver

Exhibit #11B is a screen shot of Melton Tackles website order checkout, you can see in this exhibit that there is a box for you to click that you have read and agreed to Melton Tackle (Shipping & Handling Policies for this particular online order of 6 Accurate ATD 30's and 6 Accurate ATD50W's) When you click the link to read Shipping and Handling you will find Melton lied. See exhibits 11C, 11D, 11E and 11F which will show these are not special order items subject to 20% restocking fee and store credit only.

\*\*\* Feel free to go online and proceed with this exact order and this will further prove my case \*\*\*

Exhibit #11C is a photo taken of the screen which is a pop up box that shows up after you click on the link for Melton Tackles Shipping & Handling Procedures for 6 Accurate ATD30's & 60 Accurate ATD50w's in Silver.

Exhibit #11D is just another phone of the pop up box for the above order of 6 Accurate ATD30's & 60 Accurate ATD50w's in Silver. You see that they offer expedited shipping for these items which is a standard option for any merchant so this negates the lie about "Rush" order since they offer expedited shipping on all orders. Heck they charged me \$149.00 for shipping and 2 day shipping on this online order is \$39.99 and overnight delivery is \$59.99.

**Exhibit #11E (Pay real close attention to this page especially Line Item #10 Returns & Exchanges)**

This exhibit is a photo of the pop up box that comes up for this online order of 6 Accurate ATD30's & 60 Accurate ATD50w's in Silver when you click on terms and conditions link for the order of 6 Accurate ATD30's & 60 Accurate ATD50w's in Silver. Nowhere in the terms and conditions pop up does it state that these reels will be subject to a 20% restocking, special order product and subject to a store credit only. Its crystal clear here that I am entitled for a full refund for the order placed through Melton Tackle.

Returns/Exchanges - If for any reason you are not 100% satisfied with your purchase, please contact our customer service dept within 21 days of receipt for a return authorization. Returns/Exchanges without authorization WILL NOT BE ACCEPTED. Returns/Exchanges after 21 days of original receipt WILL NOT BE ACCEPTED. All Returns/Exchanges MUST be in original packaging and in unused/re-sellable condition.

Exhibit #11F is an actual print out of the pop up box for the actual shipping and handling procedures for the order containing 6 Accurate ATD30's & 60 Accurate ATD50w's in Silver. This further show the order is not a Special/Custom/Rush, Subject to a 20% restocking fee or subject to a store credit only. It confirms the Mr. Alvarez and Melton Tackle are liars and thieves!

# MELTON

## INTERNATIONAL TACKLE

*The Ultimate in Big Game Tackle & Accessories*

1375 S. State College Blvd. - ANAHEIM, CA 92808  
Tel: (714) 507-4177 - Fax: (714) 978-9289  
E-mail: - Website: www.meltontackle.com

**Bill To:** CU274786  
Ellen Umansky  
119 Danby Ct  
SOUTHAMPTON, PA 18966  
USA  
267 909 1132

**Ship To:**  
Ellen Umansky  
119 Danby Ct  
SOUTHAMPTON, PA 18966  
USA  
267 909 1132

**Invoice No.:** PS1333725  
**Sales Order:** S329500  
**Invoice Date:** 12/21/16  
**Sales Person:** Andrewa  
**Terms:** Credit Card

R4/1.8  
INVOICE  
47013010690

Item No.	Desc 1	Desc 2	Attr/Size	QTY	PRICE	EXT PRICE
808030	ACCURATE-ATD-30	WITH CROSSBAR		8	1,149.99	8,699.94
808051	ACCURATE-ATD-50W	ATD		4	1,284.99	5,139.96
	SALES - SHIPPING			1	199.56	199.56

DOES NOT STATE SPECIAL ORDER, RUSH. Subject to  
20% restock OR  
store credit only  
Exhibit #1

Amount Subject to  
Sales Tax  
0.00

Amount Exempt  
from Sales Tax  
12,236.46

Subtotal: 12,236.46  
Total Sales Tax: 0.00  
Total: 12,236.46

THANK YOU FOR YOUR ORDER  
We Appreciate Your Business!

# MELTON INTERNATIONAL TACKLE

*The Ultimate in the Game Tackle & Accessories*

1375 S. State College Blvd. - ANAHEIM, CA 92808

Tel: (714) 807-4177 - Fax: (714) 978-9289

E-mail: - Website: www.meltontackle.com

P: 7/18  
INVOICE  
4703010656

**Bill To:** CU274766  
Ellen Umansky  
119 Danby Ct  
SOUTHAMPTON, PA 18988  
USA  
267 908 1132

**Ship To:**  
Ellen Umansky  
119 Danby Ct  
SOUTHAMPTON, PA 18988  
USA  
267 908 1132

**Invoice No.:** PS1334105  
**Sales Order:** S329500  
**Invoice Date:** 12/27/16  
**Sales Person:** Andrews  
**Terms:** Credit Card

Item No.	Desc 1	Desc 2	Attr/Size	QTY	PRICE	EXT PRICE
808051	ACCURATE-ATD-50W	ATD		2	1,284.99	2,569.98
	SALES - SHIPPING			1	59.99	59.99
	FEDEX 12/27/16 (Quoted)			1		

NEVER GAVE AUTHORITY TO CHARGE CARD  
ORDER CANCELLED RA ISSUED

NEVER SHIPPED, INVOICE DOES NOT STATE SPECIAL ORDER

EXHIBIT #2 RUSH ORDER  
SUBJECT TO 20%  
SUBJECT TO STORE  
CREDIT  
ONLY

Amount Subject to  
Sales Tax  
0.00

Amount Exempt  
from Sales Tax  
2,629.97

Subtotal: 2,629.97  
Total Sales Tax: 0.00  
Total: 2,629.97

THANK YOU FOR YOUR ORDER  
We Appreciate Your Business!



# DISCOVER

Meltonackle.com Mail - Fwd: Melton Return

P: 14718  
47013010651



**Lisa Woods <lisa@meiltontackle.com>**

**Fwd: Melton Return**  
1 message

Andrew Alvarez <andrew@melontackle.com>  
To: Lisa Duran <lisa@melontackle.com>

Wed, Jan 18, 2017 at 2:22 PM

**Andrew Alvarez**  
Sales Manager/Int'l Specialist  
Office: 714.507.4177 x259

**Melton International Tackle**  
1375 S. State College Blvd.  
Anaheim, CA 92805  
Web: [www.meltontackle.com](http://www.meltontackle.com)

andrew@msicontactle.com

----- Forwarded message -----  
From: Ellen Umansky <ellen@nishafurs.com>  
Date: Wed, Jan 11, 2017 at 5:30 PM  
Subject: Re: Meltex Return  
To: Andrew Alvarez <andrew@mellontackle.com>

This is absolutely unacceptable and we had this conversation prior to ordering these reels!!! I demand a full refund as discussed prior to placing the order!! I confirmed this with you at the time of the purchase and stated the reels may have been purchased already! You clearly stated this was and would not be an issue as long as they are in new condition. The reels were never removed from the box!! The box was opened just to get the RA form out to include! No way would I agree to you keeping \$300.00 of my money on (return Christmas gift)

Sent from my iPhone

On Jan 11, 2017, at 8:23 PM, Andrew Alvarez <andrew@mellontackle.com> wrote:

## Ellen

I have followed up on the return and since its not going to be exchange for another order.

The credit will be a Store credit less 20% since the Reels were special ordered and rushed. We had to return those reels to Accurate since we do not carry that many reels at one time and we too are being charge a 20% restocking fee to return the reels back to them and its also an account credit not Cash.

George called and said that he would like to exchange for Tiagras that's why the Return was authorized otherwise we would have mention the restocking fee.

Authorized otherwise we would have mentioned the restriction.

regards,

REEL ARE NOT  
SPECIAL  
ORDER REEL  
WORK WERE  
THEY RETURNED

States changed  
30% fee by parents

NOT TRUE  
Verified with ACCU  
Tel: 02097477208

change not required  
no restocking fee.

WARRANTY  
WARRANTY  
WARRANTY

inaccurate that this is a lie

11/18/2017

From: Melton Tackle Customer Service info@melontackle.com  
Subject: MELTON TACKLE RETURN/EXCHANGE INSTRUCTIONS AND  
RETURN AUTHORIZATION #  
Date: Dec 27, 2016, 7:14:33 PM  
To: ellen@mishafurs.com

Dear Ellen,

We have received your request for a RETURN/EXCHANGE/STORE CREDIT/REFUND.

Please note, we have issued a RA# for your return, the RA# is: RA18121.

Please put this number outside of the package in **VERY BIG LETTERS/NUMBERS** and please include a note to let us know what you would like us to do. (Example: RETURN/EXCHANGE/STORE CREDIT/REFUND).

If you are exchanging a product, please make sure to include the size or item # of the item we are to exchange.

Please allow 2-4 weeks for the RETURN/EXCHANGE/STORE CREDIT/REFUND to go through. You can also request for a credit and place a new order online. Please e-mail us with any questions or concerns - info@melontackle.com.

Please mail the package back to the following address:  
**MELTON INTERNATIONAL TACKLE**  
ATTN: Returns Dept.  
1375 S. State College Blvd  
Anaheim, CA 92806

Thank you and please let us know if we can be of any assistance in the future.

Sincerely,

Agnes  
Melton Tackle Customer Service

Exhibit #4

Nothing on this RA by the merchant  
States, 20% Restocking fee or 20% Restocking  
fee + Store Credit  
ONLY

\* Clearly shows Refund Requested

Exhibit  
#5

service@accuratefishing.com

From: George Rappari

lightenupsportfishing@gmail.com

Subject: Orange Form

Phone Number: 814/431-0008

Message Body

*[Faint, mirrored text, likely bleed-through from the reverse side of the page]*

accuratefishing.com/contact

Kristin Hicks

Re: Accurate Fishing Contact Form \*

Mar 15, 2017, 11:38:26 AM

Lighten Up Fishing

\* That is correct, it is not a special order. \*

Thank you,

Team Accurate

Accurate Fishing Products  
807 E. Parkridge Ave.  
Corona, CA. 92879  
Toll Free: 888-222-8372  
[www.AccurateFishing.com](http://www.AccurateFishing.com)

New Accurate Neoprene Reel Covers! Click Photo To Buy.

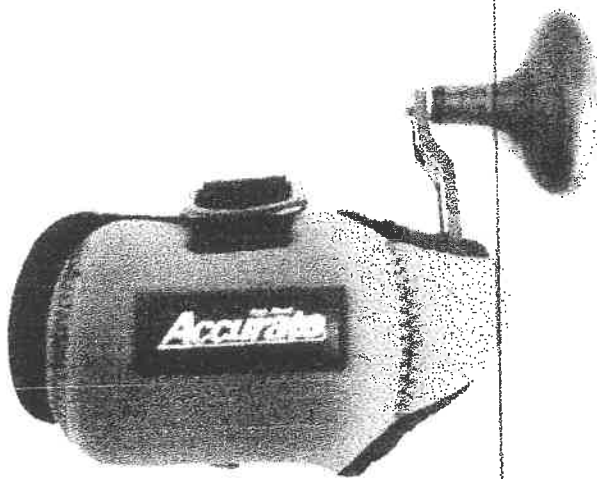


EXHIBIT #5

REEL MANUFACTURE  
CONFIRMS REELS ARE  
NOT SPECIAL ORDER  
ITEMS

On Mar 15, 2017, at 6:48 AM, Lighten Up Fishing  
<[lightenupsportfishing@gmail.com](mailto:lightenupsportfishing@gmail.com)> wrote:

\* Kristin I realize that all dealers may not have whats needed  
in stock however not having them in stock does not \*

Track your package or shipment with FedEx Tracking

P.8/18  
47013010650

My Profile | Support | Locations | English | Search or tracking number | Submit



Shipping | Tracking | Manage | Learn | FedEx Office®

Eric Cefaya

**IMPORTANT!**  
Winter storms and the presidential inauguration are causing unavoidable service delays in the Northwest, Midwest, Northeast, and Washington, D.C. areas. Learn More

## FedEx® Tracking

138872110332577		Scheduled delivery: Pending																					
Anticipated ship date: Tue 1/27/2018		Label created SOUTHAMPTON, PA US																					
ANAHUEN, CA US		Shipping information sent to FedEx																					
Shipping label has been created. The status will be updated when shipment begins to travel.																							
Quickly and easily customize your home deliveries. Request to get your home deliveries when and where you want them with FedEx Delivery Manager®.																							
<b>Travel History</b> Date/Time Activity - 12/27/2018 - Tuesday 12:37 pm Shipment information sent to FedEx		Location																					
<b>Shipment Facts</b> <table border="1"> <tr> <td>Tracking number</td> <td>138872110332577</td> <td>Service</td> <td>FedEx Home Delivery</td> </tr> <tr> <td>Reference</td> <td>9328503</td> <td>Weight</td> <td>0.6 lbs 14.55 lbs</td> </tr> <tr> <td>Signature services</td> <td>Direct signature required</td> <td>Total pieces</td> <td>1</td> </tr> <tr> <td>Terms</td> <td>Shipper</td> <td>Packaging</td> <td>Package</td> </tr> <tr> <td>Special handling section</td> <td colspan="3">Direct Signature Required</td> </tr> </table>				Tracking number	138872110332577	Service	FedEx Home Delivery	Reference	9328503	Weight	0.6 lbs 14.55 lbs	Signature services	Direct signature required	Total pieces	1	Terms	Shipper	Packaging	Package	Special handling section	Direct Signature Required		
Tracking number	138872110332577	Service	FedEx Home Delivery																				
Reference	9328503	Weight	0.6 lbs 14.55 lbs																				
Signature services	Direct signature required	Total pieces	1																				
Terms	Shipper	Packaging	Package																				
Special handling section	Direct Signature Required																						

*Exhibit #6*  
*NEVER SHIPPED*  
*BACK ORDERED*  
*ITEMS*  
*CANCELLED*

*MERCHANT HAD NO AUTHORITY TO CHARGE CARD*



Customer Focus  
New Customer Center  
Email Business Center  
Service Center  
Customer Support  
Company Information  
About FedEx  
Careers  
Investor Relations  
Subscribe to FedEx email

Featured Services  
FedEx Delivery Manager  
FedEx Same Day  
FedEx Home Delivery  
FedEx TrackView™  
Healthcare Solutions  
Online Retail Solutions  
Packaging Services  
Facility Clearance Services

Other Resources  
FedEx OpenMarket  
Developer Resource Center  
FedEx Ship Manager Software  
FedEx Mobile

Companies  
FedEx Express  
FedEx Ground  
FedEx Office  
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FedEx Cross Border  
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<https://www.fedex.com/apps/fedextrack/?action=track&trackingnumber=13887211033257...> 1/18/2017

From: Ellen Umansky [ellen.umansky@gmail.com](mailto:ellen.umansky@gmail.com)  
Subject: Fwd: Accurate Reels  
Date: Mar 15, 2017, 7:42:33 PM  
To: Fishing Lighten Up  
[lightenupsportfishing@gmail.com](mailto:lightenupsportfishing@gmail.com)

---

Sent from my iPhone

Begin forwarded message:

From: Ellen Umansky <[ellen.umansky@gmail.com](mailto:ellen.umansky@gmail.com)>  
Date: February 2, 2017 at 10:05:42 AM EST  
To: George Barnard <[tyssup@gmail.com](mailto:tyssup@gmail.com)>  
Subject: Fwd: Accurate Reels

Sent from my iPhone

Begin forwarded message:

From: [kfriedman@ecoutdoors.com](mailto:kfriedman@ecoutdoors.com)  
Date: February 2, 2017 at 8:18:28 AM EST  
To: "Ellen Umansky" <[ellen.umansky@gmail.com](mailto:ellen.umansky@gmail.com)>  
Subject: Re: Accurate Reels

Good Morning Ellen

Yes. Silver is the standard color for these reels. They would not be considered a special order. If you needed to return them within the stated return policy, there would be no restocking fee.  
I look forward to hearing from you.

Tackle  
Direct  
Emails

Exhibit #7

\* Accurate  
Dealer

\* COMES NOT A SPECIAL  
ORDER ITEM

Thank you,

Kraig  
TackleDirect Sales  
1-888-354-7335 Toll Free  
[kfriedman@ecoutdoors.com](mailto:kfriedman@ecoutdoors.com)  
Monday-Steunday 9-6 EST

Exhibit  
#7

-----Original Message-----

From: "Ellen Umansky" <[ellen.umansky@gmail.com](mailto:ellen.umansky@gmail.com)>  
Sent: Wednesday, February 1, 2017 5:08pm  
To: [kfriedman@ecoutdoors.com](mailto:kfriedman@ecoutdoors.com)  
Subject: Re: Accurate Reels

Hello

Thank you for the information.

I just want to make sure these reels in silver are the standard for the Accurate ATD60W and ATD30 are not considered a special order item since you don't have them sil or any in stock And I would not be charged a restocking fee if they had to be returned.

Thanks again.

Sent from my iPhone

On Feb 1, 2017, at 4:57 PM, [kfriedman@ecoutdoors.com](mailto:kfriedman@ecoutdoors.com) wrote:

Hello Ellen,

My name is Kraig. I spoke with George about the 6 ATD 30's and 6 ATD 60W's. They can be returned up to 30 days after shipping date if unused and in original packaging for a full refund. You would be responsible for return shipping. They will take 3-4 weeks to be built so we suggest placing the order asap.

Please give me a call with any questions.

Thanks.

Kraig Friedman  
TackleDirect Sales  
1-888-354-7335 Toll Free  
[kfriedman@ecoutdoors.com](mailto:kfriedman@ecoutdoors.com)  
Monday-Steunday 9-6 EST

From: Mark Smith information-1@charkbait.com  
Subject: RE: Product Assistance  
Date: Mar 15, 2017, 11:45:57 AM  
To: Lighten Up Fishing  
lightenupsportfishing@gmail.com

ACCURATE  
DEALER

George, I wish I had some pull with the other retailer but of course I do not. I can help coach her, give her confidence in fighting this bogus billing fiasco. The transaction was very clear, and no bank would support a retailer on this matter. They will always side with the consumer, and I'm sure Discover Card will be the same, they don't want to lose her business. \*What Melton's is doing is totally unethical, and I sincerely believe illegal. \*There was no email back to the client prior to sale indicating that the reels could not be returned, Melton's own website offers the following: \*

OFF MELTON'S SITE FOR THE ORDER

"Returns/Exchanges - If for any reason you are not 100% satisfied with your purchase, please contact our customer service dept within 21 days of receipt for a return authorization. Returns/Exchanges without authorization WILL NOT BE ACCEPTED. Returns/Exchanges after 21 days of original receipt WILL NOT BE ACCEPTED. All Returns/Exchanges MUST be in original packaging and in unused/re-sellable condition."

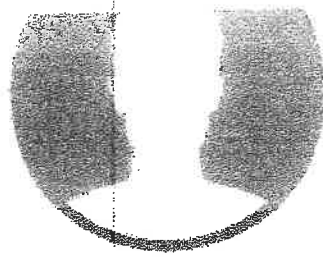
\* I do not see anything regarding deductions of 20% nor non-return of full payment, nor re-payment via store credit. \*  
What they are doing is quite simply inconsistent with their stated policy, unethical and I will and your friend should, call it what it is - illegal. And, Discover Card should



understand that they are complicit in this should they not refuse this charge by Melton's.

Melton's can very well be supplying an explanation to Discover that's not honest, your friend has the right to reply to their letter which went back to Discover explaining their "side" of the exchange. Again, there's no way the bank/Discover can fail to support your friend. She returned the goods, not all the goods were delivered, all was done in a very timely manner. No retailer likes a return, but that's part of doing business. That level of transaction would be a blow to any retailer's day, but that's simply a cost of doing business and client good will is worth a ton of advertising dollars. Melton's needs to put on their big boy pants and take back the goods for full credit and then re-sell the reels. If they are incapable of doing that it says volumes about their sales of more expensive gear, cash flow, ethics, and customer service. Melton's is trying to tire her out, delay, confuse...and she should not stand for being pushed around by them. It's clear she did things right, and ordering mistakes happen, certainly Christmas time it happens more than other times of the year - the nature of gift giving.

~~the only way to get a refund is to return the goods to the store~~  
~~website, but the post on the website says that the goods~~



Justin  
Accurate Sales  
MANAGER

+1 (951) 258-4167

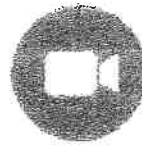
Corona, CA



messa...



call



FaceTi...

EXHIBIT  
#9

March 16, 2017

11:09 AM Incoming Call

2 minutes

10:55 AM Incoming Call

13 minutes

Share Contact

Phone call which  
verified Melton had 56  
keels in stock, keels  
were not subject

Share My Location

Create New Contact

Search:

Your Cart: 12 Items - \$15,300.00 | View Cart | Checkout | My Account | Log In

Home &gt; Reels &gt; Conventional Reels &gt; Accurate ATD Platinum TwinDrag Reels

## Accurate ATD Platinum TwinDrag Reels

[Write your review](#)

## Details



The Accurate Platinum TwinDrag 2-speed reel was the very first big game reel to have drags on both sides of the spool. By dispersing the drag friction over the surface of the two drag plates (instead of just one), the Twin Drag keeps pressure constant during long and drawn out battles. Accurate has engineered a fishing reel that will set a totally new standard of performance for big game reels. This is a serious offshore reel with uncompromised integrity and unfailing quality.

\*Please note: All Accurate ATD models are available in Black and Silver.

STANDARD COLOR

NOWHERE ON SITE

DOES IT SAY SPECIAL ORDER

EXHIBIT #10

DOES NOT STATE REELS ARE SUBJECT TO 30% + STORE CREDIT ONLY

ENLARGE

SKU	ITEM NAME	Weight	Topless Frame	Retrieve	Gear ratio	Max drag	Frame Color	PRICE	QTY
808006BLK	Accurate Platinum TwinDrag ATD 6 Reel Line Capacity - Mono: 750 yds./10 lb., 600 yds./12 lb., 450 yds./15 lb., 350 yds./30 lb. Line Capacity - Braid: 900 yds./60 lb. Line spooling options: None	41.0 oz.	No	Right-Hand	High: 5.0:1 Low: 2.3:1	Full: 40 lb.	Black	\$1100.00	
808006L	Accurate Platinum TwinDrag ATD 6-L Reel Line Capacity - Mono: 750 yds./10 lb., 600 yds./12 lb., 450 yds./15 lb., 350 yds./30 lb. Line Capacity - Braid: 900 yds./60 lb. Line spooling options: None	41.0 oz.	No	Left-Hand	High: 5.0:1 Low: 2.3:1	Full: 40 lb.	Silver	\$1024.99	
808012BLK	Accurate Platinum TwinDrag ATD 12 Reel Line Capacity - Mono: 1000 yds./12 lb., 825 yds./20 lb., 650 yds./30 lb. Line Capacity - Braid: 900 yds./65 lb. Line spooling options: None	42.0 oz.	No	Right-Hand	High: 5.0:1 Low: 2.3:1	Full: 40 lb.	Black	\$1024.99	
808012BL	Accurate Platinum TwinDrag ATD 12-L Reel Line Capacity - Mono: 1000 yds./12 lb., 825 yds./20 lb., 650 yds./30 lb. Line Capacity - Braid: 900 yds./65 lb. Line spooling options: None	42.0 oz.	No	Left-Hand	High: 5.0:1 Low: 2.3:1	Full: 40 lb.	Black	\$1024.99	
808012T	Accurate Topless Platinum TwinDrag ATD 12 Reel Line Capacity - Mono: 1000 yds./12 lb., 825 yds./20 lb., 650 yds./30 lb. Line Capacity - Braid: 900 yds./65 lb. Line spooling options: None	42.0 oz.	Yes	Right-Hand	High: 5.0:1 Low: 2.3:1	Full: 40 lb.	Silver	\$1100.00	
808012LT	Accurate Topless Platinum TwinDrag ATD 12-L Reel Line Capacity - Mono: 1000 yds./12 lb., 825 yds./20 lb., 650 yds./30 lb. Line Capacity - Braid: 900 yds./65 lb. Line spooling options: None	42.0 oz.	Yes	Left-Hand	High: 5.0:1 Low: 2.3:1	Full: 40 lb.	Silver	\$1100.00	
808030	Accurate Platinum TwinDrag ATD 30 Reel Line Capacity - Mono: 700 yds./30 lb., 550 yds./40 lb., 400 yds./50 lb. Line Capacity - Braid: 500 yds./80 lb. Line spooling options: None	47.0 oz.	No	Right-Hand	High: 4.0:1 Low: 1.7:1	Full: 45 lb.	Silver	\$1200.00	
808030T	Accurate Topless Platinum TwinDrag ATD 30 Reel Line Capacity - Mono: 700 yds./30 lb., 550 yds./40 lb., 400 yds./50 lb. Line Capacity - Braid: 500 yds./80 lb. Line spooling options: None	47.0 oz.	Yes	Right-Hand	High: 4.0:1 Low: 1.7:1	Full: 45 lb.	Silver	\$1200.00	

High: 4.0:1 Full: 45 lb.

Norton

3/22/2017

## Accurate ATD Platinum TwinDrag Reels - Melton International Tackle

<b>808030LT</b>	<b>Accurate Topless Platinum TwinDrag ATD 30-L Reel</b>	47.0 oz.	Yes	Left-Hand	Low: 1.7:1		Silver ▼	\$1200.00
Line Capacity - Mono: 700 yds./30 lb., 550 yds./40 lb., 400 yds./50 lb. Line Capacity - Braid: 500 yds./80 lb. Line spooling options: None ▼								
<b>808050</b>	<b>Accurate Platinum TwinDrag ATD 50 Reel</b>	58.0 oz.	No	Right-Hand	High: 3.3:1 Low: 1.2:1	Full: 65 lb.	Silver ▼	\$1320.00
Line Capacity - Mono: 800 yds./40 lb., 650 yds./50 lb., 500 yds./60 lb. Line Capacity - Braid: 650 yds./130 lb. Line spooling options: None ▼								
<b>808050T</b>	<b>Accurate Topless Platinum TwinDrag ATD 50 Reel</b>	58.0 oz.	Yes	Right-Hand	High: 3.3:1 Low: 1.2:1	Full: 65 lb.	Silver ▼	\$1320.00
Line Capacity - Mono: 800 yds./40 lb., 650 yds./50 lb., 500 yds./60 lb. Line Capacity - Braid: 650 yds./130 lb. Line spooling options: None ▼								
<b>808051</b>	<b>Accurate Platinum TwinDrag ATD 60W Reel</b>	60.0 oz.	No	Right-Hand	High: 3.3:1 Low: 1.2:1	Full: 65 lb.	Silver ▼	\$1350.00
Line Capacity - Mono: 850 yds./50 lb., 700 lb./80 lb., 500 yds./80 lb. Line Capacity - Braid: 800 yds./130 lb. Line spooling options: None ▼								
<b>808051L</b>	<b>Accurate Platinum TwinDrag ATD 60W-L Reel</b>	60.0 oz.	No	Left-Hand	High: 3.3:1 Low: 1.2:1	Full: 66 lb.	Silver ▼	\$1350.00
Line Capacity - Mono: 850 yds./50 lb., 700 lb./80 lb., 500 yds./80 lb. Line Capacity - Braid: 800 yds./130 lb. Line spooling options: None ▼								
<b>808090</b>	<b>Accurate Platinum TwinDrag ATD 80 Reel</b>	135.0 oz.	No	Right-Hand	High: 2.2:1 Low: 1.0:1	Full: 75 lb.	Silver ▼	\$1950.00
Line Capacity - Mono: 730 yds./80 lb. Line Capacity - Braid: 1030 yds./200 lb. Line spooling options: None ▼								
<b>808080</b>	<b>Accurate Platinum TwinDrag ATD 80W Reel</b>	147.0 oz.	No	Right-Hand	High: 2.2:1 Low: 1.0:1	Full: 76 lb.	Silver ▼	\$2000.00
Line Capacity - Mono: 1000 yds./80 lb. Line Capacity - Braid: 1200 yds./200 lb. Line spooling options: None ▼								
<b>808080L</b>	<b>Accurate Platinum TwinDrag ATD 80W-L Reel</b>	147.0 oz.	No	Left-Hand	High: 2.2:1 Low: 1.0:1	Full: 76 lb.	Silver ▼	\$2000.00
Line Capacity - Mono: 1000 yds./80 lb. Line Capacity - Braid: 1200 yds./200 lb. Line spooling options: None ▼								
<b>808130</b>	<b>Accurate Platinum TwinDrag ATD 130 Reel</b>	192.0 oz.	No	Right-Hand	High: 2.2:1 Low: 1.0:1	Full: 100 lb.	Silver ▼	\$2150.00
Line Capacity - Mono: 1000 yds./130 lb. Line Capacity - Braid: 2500 yds./200 lb. Line spooling options: None ▼								
<b>808130L</b>	<b>Accurate Platinum TwinDrag ATD 130-L Reel</b>	192.0 oz.	No	Left-Hand	High: 2.2:1 Low: 1.0:1	Full: 100 lb.	Silver ▼	\$2150.00
Line Capacity - Mono: 1000 yds./130 lb. Line Capacity - Braid: 2500 yds./200 lb. Line spooling options: None ▼								

Ungrouped listing mode

+ Add to wishlist

+ ADD TO CART

✓ Norton

ID Protection Purchase Lowest Price

Shimano Tiagra  
Reels

From \$429.99

Accurate BX2  
Boss Extreme 2

From \$569.95

Accurate ATD  
Platinum TwinDrag

From \$1099.99

Aletnos Alhacore  
Two Speed Reels

From \$724.99

Shimano Talica II  
Reels

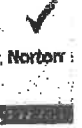
From \$499.99

Accurate Boss BX  
Single Speed

From \$449.95

Aval Pro EX 2-  
Speed Game

From \$429.99



Search:



Your Cart: 12 items - \$15,300.00 | View Cart | Checkout | My Account | Log In



Home &gt; Cart

Shipping and Delivery  
Security & Privacy  
Frequently Asked Questions  
Pricing and Liability



Melton Tackle  
Diamond Logo T-  
Shirt

Normally \$19.99 Your Price \$9.99



Melton Tackle  
Diamond Logo T-  
Shirt

Normally \$19.99 Your Price \$9.99

Small **ADD TO CART**

**No Payments + No Interest**  
if paid in full in 6 months  
on purchases of \$99 or more  
Check out with PayPal  
and choose PayPal Credit



ID Theft Protection

Purchase Guarantee

Lowest Price Guarantee



Penn Reel Covers

From \$14.99

Yell Rambler  
Tumblers

From \$19.99



Pitch Box Tube

From \$29.99

Daiwa Salina Reel  
Braided Line

From \$39.99

Shimano Siella  
SWB Saltwater

From \$1059.99

**YOU HAVE QUALIFIED FOR FREE SHIPPING IN THE U.S.\***

(Mouse over for details)

SKU	Product	Operations	Price	QTY	Subtotal
808030	Accurate Platinum TwinDrag ATD 30 Reel - Silver - Right Handed	Move to wishlist Remove item	\$1,200.00	6	\$7,200.00
808051	Accurate Platinum TwinDrag ATD 50W Reel - Silver - Right Handed	Move to wishlist Remove item	\$1,350.00	6	\$8,100.00
Items:					\$15,300.00
2Day Delivery:					\$49.99
Grand total:					\$15,349.99

[E-mail cart](#)[Update quantities](#)

Check out  
with **PayPal**  
The safer, easier way to pay

OR

**Check out now**

Estimate shipping

ZIP / Postal code

Country

State or province

18966

United States

Pennsylvania

Get

Coupon discounts

Coupon / Promo Code

**ON LINE ORDER Shopping  
CART**

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Search:

Your Cart: 12 Items - \$16,300.00 | [View Cart](#) | [Checkout](#) | [My Account](#) | [Log In](#)

### YOUR CART

Accurate Platinum TwinDred 670 30 Rod - Silver - Right Handed  
\$1350.00 qty: 6

Accurate Platinum TwinDred 670 30 Rod - Silver - Right Handed  
\$1200.00 qty: 6

SUBTOTAL: \$16300

YOU HAVE QUALIFIED FOR FREE SHIPPING IN THE U.S.\*  
(Mouse over for details)

SHIPPING: \$69.99  
TOTAL: \$16369.99

☒ Norton  
☐ ID Theft Protection  
☒ Purchase Guarantee  
☒ Lowest Price Guarantee

### Shipping Address

### Billing Address

### Shipping Method

### Payment

Please choose your desired shipping method:

[Click here to update the list](#)

- ☐ Standard Delivery (7-10 Business Days) \$0.00
- ☐ Express Delivery (3-5 Business Days) \$39.99
- ☐ 2Day Delivery (2 Business Days) \$49.99
- ☒ Priority Overnight (1 Business Day, Not Available for Saturday Delivery) \$69.99

☒ I have read and agree with Melton Tackle's Shipping and Handling policies.

Please indicate your backorder preference below:

Yes, backorder items out of stock

Special Instructions:

- ☒ I require a signature upon delivery of my package. I understand that Melton International Tackle is not responsible for my package once a signature has been obtained from the courier.
- ☐ Please deliver my package without a signature. I understand that Melton International Tackle is not responsible for lost, stolen or missing packages once delivery has been confirmed.

[Proceed](#)

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Check out PayPal  
The safer, easier way to pay



Like alot of Retail merchants  
states backorder items that are  
not in stock. Does not make  
special order or rush order.  
This is normal course of business  
& why this option is on the  
site

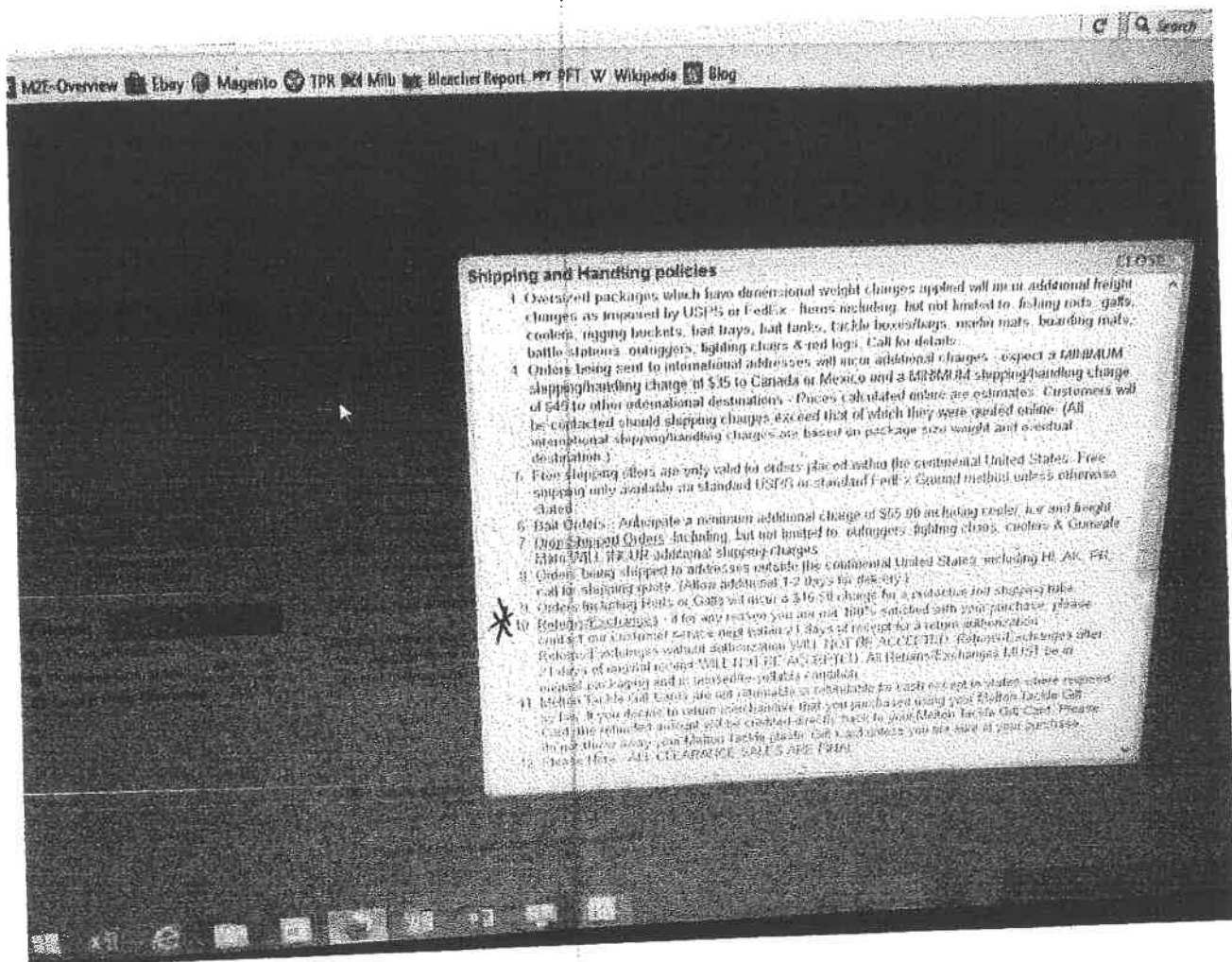
ORDER EXPEDITED SHIPPING  
which also proves not  
A RUSH OF SPECIAL  
ORDER.  
Back order items  
will be shipped at  
later date

See attached exhibits  
which show the exact  
shipping policies for this  
order

you have to check if  
the box



IMG\_1705.JPG



## Shipping and Handling policies

CLOSE

3. Oversized packages which have dimensional weight charges applied will incur additional freight charges as imposed by USPS or FedEx. Items including, but not limited to: fishing rods, gaffs, coolers, rigging buckets, bait trays, bait tanks, tackle boxes/bags, marlin mats, boarding mats, battle stations, outriggers, fighting chairs & rod logs. Call for details.
4. Orders being sent to international addresses will incur additional charges - expect a MINIMUM shipping/handling charge of \$35 to Canada or Mexico and a MINIMUM shipping/handling charge of \$45 to other international destinations. Prices calculated online are estimates. Customers will be contacted should shipping charges exceed that of which they were quoted online. (All international shipping/handling charges are based on package size weight and eventual destination.)
5. Free shipping offers are only valid for orders placed within the continental United States. Free shipping only available via standard USPS or standard FedEx Ground method unless otherwise stated.
6. Bait Orders - Anticipate a minimum additional charge of \$55.00 including cooler, ice and freight.
7. Drop Shipped Orders - Including, but not limited to: outriggers, fighting chairs, coolers & Gunwale Mats WILL INCUR additional shipping charges.
8. Orders being shipped to addresses outside the continental United States including HI, AK, PR, call for shipping quote. (Allow additional 1-2 days for delivery.)
9. Orders including Rods or Gaffs will incur a \$16.50 charge for a protective rod shipping tube.
- \*10. Returns/Exchanges - If for any reason you are not 100% satisfied with your purchase, please contact our customer service dept within 21 days of receipt for a return authorization. Returns/Exchanges without authorization WILL NOT BE ACCEPTED. Returns/Exchanges after 21 days of original receipt WILL NOT BE ACCEPTED. All Returns/Exchanges MUST be in original packaging and in unsold/unused condition.
11. Tackle boxes and baits are not refundable or refundable for cash except in states where required by law. If you decide to return a tackle box that you purchased online, please return it to the original shipper. The return amount will be credited back to your original method of payment. Please do not throw away your tackle box until you have received your refund.
12. Please Note: ALL EXCHANGES MUST BE MADE WITHIN 21 DAYS OF RECEIPT.



EXHIBIT # 11C POP UP

### Shipping and Handling policies

#### Shipping - Continental U.S.

Melton International Tackle reserves the right to utilize any USPS or FedEx service necessary to meet our delivery commitment.

**Note: Please assume a minimum processing time (from time of placement until order ships) of 72 business hours (Monday-Friday).**

For example, if an order is placed on Monday using Standard Delivery, and assuming the item is in stock, it may not be processed and shipped until Thursday at which time you must allow 3-4 business days for delivery.

Purchase Amount	Standard Delivery	Express Delivery	Priority Overnight
\$0 - \$20.00	\$7.99	\$13.99	\$33.99
\$20.01 - \$50.00	\$8.99	\$14.99	\$34.99
\$50.01 - \$100.00	\$9.99	\$16.99	\$36.99
\$100.01 - \$125.00	\$12.99	\$18.99	\$38.99
\$125.01 - \$200.00	\$13.99	\$19.99	\$39.99
\$200.01 - \$250.00	\$15.99	\$22.99	\$42.99
\$250.01 - \$400.00		\$25.99	\$45.99
\$400.01 - \$500.00		\$30.99	\$50.99
Over \$500.00		\$39.99	\$59.99

#### Shipping Policies - VERY IMPORTANT PLEASE READ

ALL ITEMS WILL BE SHIPPED VIA USPS OR FEDEX - WE DO NOT OFFER SHIPPING THROUGH UPS OR ANY OTHER CARRIER (The only exception to this policy is that

# Shipping and Handling policies

CLOSE

## Shipping - Continental U.S.

Melton International Tackle reserves the right to utilize any USPS or FedEx service necessary to meet our delivery commitment.

**Note: Please assume a minimum processing time (from time of placement until order ships out) of 72 business hours (Monday-Friday).**

For example: If an order is placed on Monday, using Standard Delivery and assuming the item(s) are in stock, it may not be processed and shipped until Thursday at which time you must allow 3-6 business days for delivery.

Purchase Amount	Standard Delivery	Express Delivery	Priority Overnight
\$0 - \$30.00	\$7.99	\$13.99	\$33.99
\$30.01 - \$50.00	\$8.99	\$14.99	\$34.99
\$50.01 - \$100.00	\$9.99	\$16.99	\$36.99
\$100.01 - \$125.00	\$12.99	\$18.99	\$38.99
\$125.01 - \$200.00	\$13.99	\$19.99	\$39.99
\$200.01 - \$250.00	\$15.99	\$22.99	\$42.99
\$250.01 - \$400.00	FREE	\$25.99	\$45.99
\$400.01 - \$699.00	FREE	\$30.99	\$50.99
Over \$699.00	FREE	\$39.99	\$59.99

Shipping Policies - VERY IMPORTANT PLEASE READ

Offer Expected Shipping  
which also includes the cost of a rush item

ALL ITEMS WILL BE SHIPPED VIA USPS OR FEDEX - WE DO NOT OFFER SHIPPING THROUGH UPS, DHL OR ANY OTHER CARRIER AT THE MINT.



## Shipping and Handling policies

battle stations, outriggers, fighting chairs & rod logs. Call for details.

4. Orders being sent to international addresses will incur additional charges - expect a MINIMUM shipping/handling charge of \$35 to Canada or Mexico and a MINIMUM shipping/handling charge of \$45 to other international destinations - Prices calculated online are estimates. Customers will be contacted should shipping charges exceed that of which they were quoted online. (All international shipping/handling charges are based on package size weight and eventual destination.)

5. Free shipping offers are only valid for orders placed within the continental United States. Free shipping only available via standard USPS or standard FedEx Ground method unless otherwise stated.

6. Bait Orders - Anticipate a minimum additional charge of \$55.00 including cooler, ice and freight.

7. Drop-Shipped Orders - Including, but not limited to, outriggers, fighting chairs, coolers & Gunwale Mats WILL INCUR additional shipping charges.

8. Orders being shipped to addresses outside the continental United States including HI, AK, PR call for shipping quote. (Allow additional 1-2 days for delivery.)

9. Orders including Rods or Gaffs will incur a \$16.50 charge for a protective rod shipping tube.

10. ~~Returns/Exchanges~~ - If for any reason you are not 100% satisfied with your purchase, please contact our customer service dept within 21 days of receipt for a return authorization.

Returns/Exchanges without authorization WILL NOT BE ACCEPTED. Returns/Exchanges after 21 days of original receipt WILL NOT BE ACCEPTED. All Returns/Exchanges MUST be in original packaging and in unused re-sellable condition.

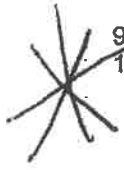
11. Melton Tackle Gift Cards are not returnable or refundable for cash except in states where required by law. If you decide to return merchandise that you purchased using your Melton Tackle Gift Card, the refunded amount will be credited directly back to your Melton Tackle Gift Card.

Please do not throw away your Melton Tackle plastic Gift Card unless you are sure of your purchase.

12. Please Note: ALL CLEARANCE SALES ARE FINAL

Backorders

3/11/13



8. Orders being shipped to addresses outside the continental United States, including HI, AK, PR, call for shipping quote. (Allow additional 1-2 days for delivery.)
9. Orders including Rods or Gaffs will incur a \$16.50 charge for a protective rod shipping tube.
10. Returns/Exchanges - If for any reason you are not 100% satisfied with your purchase, please contact our customer service dept within 21 days of receipt for a return authorization. Returns/Exchanges without authorization WILL NOT BE ACCEPTED. Returns/Exchanges after 21 days of original receipt WILL NOT BE ACCEPTED. All Returns/Exchanges MUST be in original packaging and in unused/re-sellable condition.
11. Melton Tackle Gift Cards are not returnable or refundable for cash except in states where required by law. If you decide to return merchandise that you purchased using your Melton Tackle Gift Card, the refunded amount will be credited directly back to your Melton Tackle Gift Card. Please do not throw away your Melton Tackle plastic Gift Card unless you are sure of your purchase.
12. Please Note - ALL CLEARANCE SALES ARE FINAL.

### **Backorders**

If we are out of stock on an item, you may choose for us to backorder these items and ship later. Please specify at checkout if you would like out of stock items backordered. Unfortunately, we are unable to backorder items totaling less than \$15. Additionally, backorders are not accepted outside the Continental United States.

### **Shipping - Disclaimer and Other Options**

Pricing may vary according to weight and size of package. Dimensional weight charges will be added when applicable.

- No order will be shipped without receipt of total payment.
- Melton International Tackle does not ship any order C.O.D.
- Domestic delivery not available to P.O. Boxes.
- A telephone number of the recipient is required for all deliveries.

### **Shipping - Bait Orders**

All bait orders are subject to additional freight charges. Due to the perishable nature of the goods, a special cooler box, dry ice and overnight freight will be added. Actual cost will vary based upon the size and weight of package. (Minimum freight charge on bait will be \$55).

### **Shipping - International**

Above quoted shipping rates do not apply to international orders. Additional charges will apply. Please call for a quote. 1-800-372-3474 or E-mail: [info@meltontackle.com](mailto:info@meltontackle.com)

All international orders will be shipped via FedEx International Priority shipping method.

**Shipping - Via Priority Mail** Shipping via the US Postal Service is available to US Military Addresses, Select Locations and Select International destinations only. Please call for more information. 1-800-372-3474 or E-mail: [info@meltontackle.com](mailto:info@meltontackle.com). Postal shipments require a signed liability release form. Available from Melton Tackle. (Call to have a copy faxed to you). An additional handling charge of \$5.00 will be included on all orders being sent via Priority Mail (ie. mail charge equals cost plus \$5). Call for a quote. 1-800-372-3474 or E-mail: [info@meltontackle.com](mailto:info@meltontackle.com).

Actual Receipt of  
Pop up BOX  
Exhibit #  
11 F

**Shipping - Continental U.S.**

Melton International Tackle reserves the right to utilize any USPS or FedEx service necessary to meet our delivery commitment.

**Note: Please assume a minimum processing time (from time of placement until order ships out) of 72 business hours (Monday-Friday).**

For example: If an order is placed on Monday, using Standard Delivery and assuming the item(s) are in-stock, it may not be processed and shipped until Thursday at which time you must allow 3-6 business days for delivery.

Purchase Amount	Standard Delivery	Express Delivery	Priority Overnight
\$0 - \$30.00	\$7.99	\$13.99	\$33.99
\$30.01 - \$50.00	\$8.99	\$14.99	\$34.99
\$50.01 - \$100.00	\$9.99	\$16.99	\$36.99
\$100.01 - \$125.00	\$12.99	\$18.99	\$38.99
\$125.01 - \$200.00	\$13.99	\$19.99	\$39.99
\$200.01 - \$250.00	\$15.99	\$22.99	\$42.99
\$250.01 - \$400.00	*FREE	\$25.99	\$45.99
\$400.01 - \$699.00		\$30.99	\$50.99
Over \$699.00		\$39.99	\$59.99

**Shipping Policies - VERY IMPORTANT PLEASE READ**

1. ALL ITEMS WILL BE SHIPPED VIA USPS or FEDEX - WE DO NOT OFFER SHIPPING THROUGH UPS, DHL OR ANY OTHER CARRIER. (The only exception to this policy is that orders shipping to military addresses.) Special Instructions requesting shipping via services other than USPS or FedEx will not be followed.
2. All shipments will be sent requiring a signature at time of delivery. If the recipient address has a Release Signature on file with USPS or FedEx, Melton International Tackle is not responsible for the shipment once it has been delivered.
3. Oversized packages which have dimensional weight charges applied will incur additional freight charges as imposed by USPS or FedEx - Items including, but not limited to: fishing rods, gaffs, coolers, rigging buckets, bait trays, bait tanks, tackle boxes/bags, marlin mats, boarding mats, battle stations, outriggers, fighting chairs & rod logs. Call for details.
4. Orders being sent to international addresses will incur additional charges - expect a MINIMUM shipping/handling charge of \$35 to Canada or Mexico and a MINIMUM shipping/handling charge of \$45 to other international destinations - Prices calculated online are estimates. Customers will be contacted should shipping charges exceed that of which they were quoted online. (All international shipping/handling charges are based on package size weight and eventual destination.)
5. Free shipping offers are only valid for orders placed within the continental United States. Free shipping only available via standard USPS or standard FedEx Ground method unless otherwise stated.
6. Bait Orders - Anticipate a minimum additional charge of \$55.00 including cooler, ice and freight.
7. Drop-Shipped Orders -Including, but not limited to: outriggers, fighting chairs, coolers & Gunwale Mats WILL INCUR additional shipping charges.

# EXHIBIT L



LOUIS A DIJIACOMO III | Acct. Ending 7073  
1480 SUNNYSIDE RD, DOWNINGTOWN, PA  
193353-3725  
(484) 8835-5952

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## Frequently Asked Questions

### Billing Errors

Learn more about Billing Errors.

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#### What is a Billing Error?

Billing Errors include: (a) unauthorized charges; (b) charges for goods or services you have not received or accepted; (c) missing or misapplied payments or other credits; (d) calculation errors; (e) transactions not clearly described or for which you need clarification; and (f) failure to deliver a billing statement to you at your address on file.

#### How do I file a Billing Error notice?

To protect your rights regarding a Billing Error, you must contact us (or visit <https://discover.com/billingerrornotice>) within 60 days after the Billing Error first appeared on a billing statement. Please include your name and account number, the date, amount, and type of Billing Error, and the reasons why you think a Billing Error exists. You may include any supporting documentation, although you are not required to do so. You can notify us of a Billing Error online here or by sending a written notice of Billing Error to:

Discover  
PO Box 30421  
Salt Lake City, UT 84130-0421

You may also contact us on the Web: <https://discover.com/billingerrornotice>

Also, if you have not received a billing statement from us, please write us at the same address or visit the website above.

You can call us, but if you do, we are not required to investigate any potential Billing Errors, and you may have to pay the amount in question. The Billing Rights Notice included in your Cardmember Agreement, also available at [discover.com/billingrights](https://discover.com/billingrights), explains your rights. For information about other disputes, [click here](#).

#### What happens when I file a Billing Error notice?

Once we receive your Billing Error Notice, we will write you to acknowledge that we have received it. Within 90 days, we will write to notify you either that we corrected the error (including refunding any related finance or other charges) or that we think no error occurred (including an explanation for our belief and any supporting documentation). If we identify a different error in our investigation, we will correct that error.

While we are investigating:

- You may withhold payment of the disputed amount (including any related finance or other charges), but any other part of the bill not in question, including finance charges on undisputed amounts, must be paid in accordance with account terms.
- You can also modify any of your scheduled automatic payments if you notify us before 5:00 pm ET on the day of the scheduled withdrawal.
- We may not seek to collect the disputed amount.

- We may not report your account as delinquent, accelerate your debt, restrict your account, or close your account because you failed to pay the disputed amount.

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# EXHIBIT M



## BILLING RIGHTS

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### **Your Billing Rights:**

#### **Keep This Document For Future Use**

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

#### **What To Do If You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at:

Discover

PO Box 30421

Salt Lake City, UT 84130-0421.

You may also contact us on the Web:

<https://discover.com/billingerrornotice>

In your letter or on the Web, please give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

#### **You must contact us:**

- Within 60 days after the error appeared on your statement.
- By 5:00 P.M. ET on the date an automated payment is scheduled, if you want to stop payment on the amount you think is wrong. You must notify us of any potential errors in writing or electronically. You may call us, but if you do we are not necessarily required to investigate any potential errors and you may have to pay the amount in question.

#### **What Will Happen After We Receive Your Letter or Web Submission**

When we receive your written or electronic notice, we must do two things:

1. Within 30 days of receiving your notice, we must tell you that we received it. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your notice, we must either correct the error or explain to you why we believe the bill is correct.

#### **While we investigate whether or not there has been an error:**

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may continue to appear on your statement.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us (or visit <https://discover.com/billingerrornotice>) within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

#### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

Discover

PO Box 30945

Salt Lake City, UT 84130-0945

<https://discover.com/billingerrornotice>

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

# EXHIBIT N

# MELTON

## INTERNATIONAL TACKLE

P.2/18  
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01/18/17

Attention: Merchant Services

On 12/19/16 customer Ellen Umansky called and spoke to our lead sales person, Andrew Alvarez. She was inquiring about delivery on 12 fishing reels valued at \$ 1,149.99 and \$ 1,284.99 each. Our customer service agent informed her that these items were not in stock and that we would have to SPECIAL ORDER them to make Christmas delivery. Due to the large value of these reels, we don't keep them in stock. Customer asked for the reels to be ordered and delivered by December 25<sup>th</sup> as they were a Christmas present. Andrew placed the order per customer's request ( See Sales Invoice S329500 Page 4 of 18 and 7 of 18.) Andrew then called Accurate and placed a rush order to meet the customer's deadline.

Customer agreed and we took her sales information including her credit card to process this order. Customer ordered (6) Accurate ATD 30 reels and (6) Accurate 50 reels and authorized express shipping via FedEx to ensure holiday delivery as these were a gift. Shipping charges were \$196.56 as 12 reels weigh over 40 pounds when packaged. We received (10) of the (12) reels from the manufacturer on Dec 21, 2016 and informed customer via email and phone that it would be a few days for the remaining 2 to arrive. The 10 reels that did arrive were shipped on Dec 21, 2016 and were shipped to the customer via federal express. Customer received them on 12/24/16. (C FedEx Invoice Page 5 & 6 of 18).

On 12/27/16 the customer called and requested to exchange the order as now they wanted different reels and were looking to exchange the Accurate reels for Shimano Tiagra reels. On 12/28/16 Andrew sent the customer a quote for exchanging the reels. (C email page 9 of 18 and (C- Sales Quote Page 10 of 18 ).

On 01/5/17 we received the (10) Accurate reels back from the customer. Andrew then emailed the customer and stated that we received the Accurate reels today and wanted to know if they had decided to get the Shimano reels. (C Email from Andrew to Ellen (Page 11 of 18).

On 01/10/17 Andrew received an email from the customer asking about the status of the return. Customer stated the she had not received credit on her Discover card and would have to pay interest. She asked when the refund would be processed. (See Email Page 12 of 18).

Andrew answered the customer in an email written on 01/11/17. (Page 13 of 18). Andrew stated in the email that since the customer had decided not to do an exchange like they had previously asked for that she would be issued a store credit less a 20% restocking fee, due to the reels being a special order and a rush order. Andrew told the customer that the reels had to be returned to Accurate since we do not stock that many reels at one time and that we too were being charged a 20% restocking fee by Accurate.

1375 S. State College Blvd. - Anaheim, CA 92806  
Telephone 714-978-9192 - Fax 714-978-9299  
WWW.MELTONTACKLE.COM

P. 3/18  
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Also in the email, Andrew told the customer that George, customer's associate and someone that Andrew had spoken with several times regarding the order, had requested an exchange and this was the only reason that the return was authorized.

Also, on the Melton International Tackle website under Returns/Exchanges it states that "some items (such as electronics, recording devices, gyro binoculars, ect) and special/rush orders are subject to a restocking fee up to 20% and/or not eligible for return due to the nature of the item. If you have any questions regarding this, please inquire at the time you place your order." (C- Frequently Asked Questions. Page 15 and 16 of 18).

On 01/11/17 the customer replied to Andrew's email, saying that this is unacceptable and that she had discussed this with Andrew prior to placing the order. (C email, page 14 of 18). Andrew states that the customer never asked about returning the reels prior to placing the order and he explained to her at the time of the order that this would be a special rush order. Before Andrew could respond to her email George called and spoke to Andrew. Andrew states that George yelled at him and would not let Andrew get a word in. George told Andrew that he was going to call Tracy Melton, the owner of Melton Intl Tackle. Andrew told him that Tracy could talk to him now. At that time George hung up the phone.

Total cost of the reels is \$14,609.88 (12 reels that were special ordered for the customer). Melton tackle issued a re-stocking fee of <\$2,921.98> onto the customers in house account within 24 hours of the reels being returned. Total credit on the customer's account is \$11,687.90. (C Credit memos Pages 17 and 18 of 18).

Customer had originally told Melton that they were going to do an exchange otherwise the return would have been declined outright.

Our sales and return policy is clearly posted on our website. It was clearly explained to the customer that this special order was subject to a restocking fee and store credit only. As a sign of goodwill, Melton even offered to waive the restocking fee of 20% if customer placed replacement order as originally stated.

Customer is now telling Melton that they already purchased other reels....even though they used the promise of placing a new order to offset this purchase.

Thank you for your consideration.

Sincerely,

Tracy Melton

# EXHIBIT O

## PRICING SCHEDULE

This pricing schedule is part of your Cardmember Agreement. All rates, fees and terms are as of 07/25/2017 and may not reflect any recent changes or modifications. If you are on a special assistance program, please see your program confirmation letter for the rates and fees that apply. This includes, if applicable, any terms as authorized under the Servicemembers Civil Relief Act. Variable rates are based on the Prime Rate in effect as of the last business day of the prior month.

### Interest Rates and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>21.99%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>21.99%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>25.99%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	None
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing period (at least 23 days for billing periods that begin in February). We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers as of the later of the transaction date or the first day of the billing period in which the transaction posted to your Account.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.50.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

### Fees

<b>Set-up and Maintenance Fees</b> • Annual Fee	None
<b>Transaction Fees</b> • Balance Transfer • Cash Advance	3% of the amount of each transfer. Either \$10 or 5% of the amount of each cash advance, whichever is greater.
<b>Penalty Fees</b> • Late Payment • Returned Payment	None the first time you pay late. After that, up to \$37. Up to \$37

**How We Will Calculate Your Balance:** We use a method called "daily balance (including current transactions)." See your Cardmember Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardmember Agreement.

**CONTINUED ON REVERSE SIDE**

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AGR

**FICO Credit Score Terms:** Your FICO Credit Score is based on data from TransUnion and may be different from other credit scores. This information is intended for and provided to the Primary cardmembers only that have an available score and is provided on the statement for individual accounts and on Discover.com for individual and joint accounts. See Discover.com/FICO about the availability of your score. Discover and other lenders may use different inputs like a FICO Credit Score, other credit scores and more information in credit decisions. This benefit may change or end in the future. FICO is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

**Freeze Account:** When you freeze your account, Discover will not authorize new purchases, cash advances or balance transfers. However, some activity will continue, including bills that merchants mark as recurring, as well as returns, credits, dispute adjustments, payments, Discover protection fees, other account fees, interest, rewards redemption and certain other exempted transactions.

†† See the terms of the applicable balance transfer offer for details.

#### Additional Interest Rate Information

	Rate Plan <sup>1</sup>	Annual Percentage Rate	Daily Periodic Rate	Expiration Date <sup>2</sup>
<b>Purchases</b>	V=PRIME+17.74%	21.99%	0.06025%	
<b>Cash Advances</b>	V=PRIME+21.74%	25.99%	0.07121%	
<b>Balance Transfer*</b>	V=PRIME+17.74%	21.99%	0.06025%	

<sup>1</sup> V=Variable rate. Variable rates are as of 06/30/2017, and will vary with the market based on the Prime Rate.

<sup>2</sup> Expiration dates are the last day of the billing period ending during the month indicated.

\* Balance transfers are offered at our discretion.

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**DISCOVER****CARDMEMBER AGREEMENT**

Thank you for choosing Discover® card. This Agreement explains the current terms and conditions of your Account. The enclosed Pricing Schedule is part of this Agreement. Please read this Agreement, including the Pricing Schedule, carefully. Keep them for your records. Contact us if you have any questions. We have included a "Definitions" section for your reference on page 3.

**ACCEPTANCE OF AGREEMENT**

You accept this Agreement if you do not cancel your Account within 30 days after receiving a Card. You also accept this Agreement if you or an Authorized User use the Account. You may, however, reject the "Arbitration of Disputes" section as explained in that section.

**CHANGES TO YOUR AGREEMENT**

The rates, fees and terms of this Agreement may change from time to time. We may add or delete any term to this Agreement. If required by law, we will give you advance written notice of the change(s) and a right to reject the change(s). We will not charge any fee or interest charge prohibited by law.

**USING YOUR ACCOUNT**

<b>Permitted Uses</b>	You may use your Account for Purchases, Balance Transfers and Cash Advances. You may not use it for illegal transactions.	
<b>Authorized Users</b>	You may request additional Cards for Authorized Users. You must notify us if you wish to cancel the authority of an Authorized User to use your Account.	
<b>Joint Accounts</b>	<ul style="list-style-type: none"> <li>If your Account is a joint Account</li> <li>• each of you agrees to be liable individually and jointly for the entire amount owed on the Account; and</li> <li>• any notice we mail to an address provided by either of you for the Account will serve as notice to both of you.</li> </ul>	
<b>Checks</b>	If we provide you with Checks, we will tell you whether we will treat the Check as a Purchase, Balance Transfer or Cash Advance. You may not use these Checks to pay any amount you owe us.	
<b>Credit Authorizations</b>	We may not authorize a transaction for security or other reasons. We will not be liable to you if we decline to authorize a transaction or if anyone refuses your Card, Check or Account number.	
<b>Credit Lines</b>	We will tell you what your Account credit line is. You must keep your Account balance below your Account credit line. If you do not, we may request immediate payment of the amount by which you exceed it. We may establish a lower credit line	for Cash Advances. We may increase or decrease your Account credit line or your Cash Advance credit line without notice. We may delay increasing your available credit by the amount of any payment that we receive for up to 10 business days.

**FEES (See your Pricing Schedule for Additional Fees)**

<b>Late Fee</b>	We will not charge a Late Fee the first time you do not make the Minimum Payment Due by the Payment Due Date. After that, if you do not pay the Minimum Payment Due by the Payment Due Date, we will charge you a Late Fee. The fee is \$27 if you	were not charged a Late Fee during any of the prior six billing periods. Otherwise, the fee is \$37. This fee will never exceed the Minimum Payment Due that was due immediately prior to the date on which the fee was assessed.
<b>Returned Payment Fee</b>	If you make a payment that is not honored by your financial institution, we will charge you a Returned Payment Fee even if the payment is honored after we re-submit it. The fee is \$27 if you were not charged a Returned Payment Fee during	any of the prior six billing periods. Otherwise, the fee is \$37. This fee will never exceed the Minimum Payment Due that was due immediately prior to the date on which the payment was returned to us.

**ANNUAL PERCENTAGE RATES ("APRs") (See your Pricing Schedule for the APRs that apply to your Account)**

<b>Variable APRs</b>	Your Pricing Schedule may include variable APRs. These APRs are determined by adding the number of percentage points that we specify to the Prime Rate. Variable APRs will increase or decrease when the Prime Rate changes. The APR change	will take effect on the first day of the billing period that begins during the same calendar month that the Prime Rate changes. An increase in the APR will increase your interest charges and may increase your Minimum Payment Due.
<b>Penalty APR</b>	None	

**MAKING PAYMENTS**

<b>Payment Instructions</b>	<ul style="list-style-type: none"> <li>• You must pay us in U.S. dollars. All checks must be drawn on funds on deposit in the U.S.</li> <li>• You must pay us for all amounts due on your Account. This includes charges made by Authorized Users.</li> <li>• We may refuse to accept a payment in a foreign currency. If we do accept it, we will charge your Account our cost to convert it to U.S. dollars.</li> <li>• We can accept late payments, partial payments or payments marked</li> </ul>	<p>"payment in full" or with any other restrictive endorsement without losing any of our rights under this Agreement.</p> <ul style="list-style-type: none"> <li>• We credit your payments in accordance with the terms contained on your billing statement.</li> <li>• If you mail your payment to an address other than the address designated on your billing statement, there may be a delay in processing and crediting the payment to your Account.</li> </ul>
<b>Minimum Payment Due</b>	<p>You may pay the entire New Balance shown on your billing statement at any time. Each billing period you must pay at least the Minimum Payment Due by the Payment Due Date shown on your billing statement. The Minimum Payment Due will be any amount past due plus the greater of:</p> <ul style="list-style-type: none"> <li>• \$35; or</li> <li>• 2% of the New Balance shown on your billing statement; or</li> </ul>	<ul style="list-style-type: none"> <li>• \$20, plus any of the following charges as shown on your billing statement: fees for any debt protection product that you enrolled in on or after 2/1/2015; interest charges; and Late Fees.</li> </ul> <p>The Minimum Payment Due may also include amounts by which you exceed your Account credit line. However, it will never exceed the New Balance. When we calculate the Minimum Payment Due, we may subtract from the New Balance certain fees added to your Account during the billing period. The Minimum Payment Due is rounded up to the nearest dollar.</p>